

FIRST FED CMTY BK OF BUCYRUS

	CPP Disbursement Date 12/23/2008	Cert 29705	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$129	\$136	5.6%		
Loans	\$89	\$87	-1.7%		
Construction & development	\$1	\$1	-4.2%		
Closed-end 1-4 family residential	\$57	\$56	-1.2%		
Home equity	\$4	\$4	8.0%		
Credit card	\$0	\$0			
Other consumer	\$1	\$2	24.3%		
Commercial & Industrial	\$6	\$5	-21.4%		
Commercial real estate	\$11	\$8	-26.5%		
Unused commitments	\$7	\$6	-17.9%		
Securitization outstanding principal	\$0	\$20			
Mortgage-backed securities (GSE and private issue)	\$7	\$6	-15.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$18			
Cash & balances due	\$16	\$18	16.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$115	\$124	7.7%		
Deposits	\$102	\$111	8.5%		
Total other borrowings	\$12	\$12	0.6%		
FHLB advances	\$0	\$12			
Equity					
Equity capital at quarter end	\$14	\$12	-12.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.4%	8.5%	--		
Tier 1 risk based capital ratio	17.5%	14.2%	--		
Total risk based capital ratio	18.8%	15.4%	--		
Return on equity ¹	5.1%	4.4%	--		
Return on assets ¹	0.5%	0.4%	--		
Net interest margin ¹	3.8%	3.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	76.1%	46.9%	--		
Loss provision to net charge-offs (qtr)	516.7%	85.4%	--		
Net charge-offs to average loans and leases ¹	0.1%	0.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	3.5%	3.4%	0.0%	0.2%	--
Home equity	0.7%	2.8%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.7%	0.3%	0.0%	0.4%	--
Commercial & Industrial	0.6%	23.4%	0.0%	0.0%	--
Commercial real estate	0.5%	0.6%	0.0%	0.0%	--
Total loans	2.6%	4.2%	0.1%	0.1%	--